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PATENT
Customer Number 22,852
Attorney Docket No. 05793.3051

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Joseph LILLY et al.) Group Art Unit: Unassigned
)
Serial No.: 09/780,468) Examiner: Unassigned
)
Filed: February 12, 2001)
)
For: SYSTEM AND METHOD FOR)
PROVIDING EXTRA LINES OF)
CREDIT)

Assistant Commissioner for Patents
Washington, DC 20231

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed within three months of the filing date of the above-referenced application and before the mailing date of a first Office Action on the merits for the above-referenced application.

A copy of the listed document is attached.

Applicants respectfully request that the Examiner consider the listed document and indicate that it was considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim

in the application and Applicants determine that the cited document does not constitute "prior art" under United States law, Applicants reserve the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: March 8, 2001

By: 

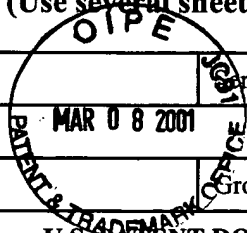
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INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)



Atty. Docket No.	05793.3051	Serial No.	09/780,468				
Applicant	Joseph LILLY et al.						
Filing Date	February 12, 2001						
U.S. PATENT DOCUMENTS							
Examiner Initial*		Document Number	Date	Name	Class	Sub Class	Filing Date If Appropriate
		US 6,032,136	Feb. 29, 2000	Brake, Jr. et al.	705	41	
FOREIGN PATENT DOCUMENTS							
		Document Number	Date	Country	Class	Sub Class	Translation Yes or No
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							
Examiner				Date Considered			
*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							
Form PTO 1449				Patent and Trademark Office - U.S. Department of Commerce			